

Table I.A.2.f(1999) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.8%	52.0%	80.6%	87.0%	90.8%	84.7%	62.7%	86.9%
Industry group								
Agric., fish., forest.	46.2%	34.5%	65.9%	84.7%	100.0%	67.9%	41.7%	80.4%
Mining	58.6%	73.9%	42.4% *	96.3%	79.8%	36.8%	65.4%	53.5%
Construction	70.7%	59.7%	85.8%	87.7%	90.8%	98.3%	69.1%	90.2%
Manufacturing	82.9%	66.9%	91.4%	95.3%	92.0%	75.6%	80.8%	86.3%
Transp., commu., util.	81.8%	71.0%	84.3%	89.2%	90.5%	85.4%	76.7%	86.4%
Wholesale trade	75.8%	57.8%	88.1%	91.4%	87.2%	78.9%	70.8%	84.0%
Retail trade	82.1%	51.8%	83.8%	89.4%	93.2%	93.2%	67.5%	92.7%
Fin., ins., real est.	71.6%	57.7%	86.1%	82.8%	89.8%	73.5%	64.7%	77.7%
Services	63.7%	47.1%	72.6%	82.1%	89.9%	83.2%	55.5%	86.0%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	75.2%	54.9%	83.9%	89.0%	91.8%	84.1%	67.2%	86.7%
For profit, unincorporated	60.2%	51.0%	79.8%	87.4%	92.5%	85.6%	56.1%	89.6%
Nonprofit	59.8%	37.1%	58.5%	76.4%	87.3%	88.3%	47.0%	85.9%
Unknown	88.1%	80.0%	59.5% *	85.6%	85.8%	88.9%	71.7%	88.5%
Age of firm								
Less than 5 years	63.5%	55.3%	78.1%	85.4%	94.6%	82.4%	61.0%	87.8%
5-9 years	64.7%	52.1%	83.7%	86.1%	89.3%	89.7%	61.7%	87.9%
10-19 years	70.4%	55.0%	82.1%	88.8%	95.6%	91.6%	65.5%	93.0%
20 or more years	72.0%	47.4%	79.1%	86.6%	90.6%	85.3%	61.6%	88.0%
	84.1%	87.4%	78.2%	85.6%	85.3%	84.0%	78.2%	84.2%
Multi/single status								
2 or more locations								
1 location only	86.3%	76.7%	84.2%	87.6%	90.9%	84.7%	83.9%	86.7%
	62.3%	51.4%	80.0%	86.6%	89.8%	86.4%	60.7%	89.1%
Percent full-time employees								
Less than 25%								
25-49%	61.0%	33.5%	45.1%	65.1%	92.8%	88.6%	40.0%	87.4%
50-74%	77.2%	41.3%	72.4%	84.0%	94.8%	94.9%	56.7%	94.0%
75% or more	71.5%	50.1%	75.3%	89.9%	88.3%	93.9%	59.8%	91.8%
Unknown	71.9%	54.0%	83.7%	88.1%	90.5%	80.8%	64.8%	84.7%
Union presence								
No union employees	70.9%	51.8%	80.9%	87.7%	91.4%	85.0%	62.6%	87.8%
Has union employees	76.3%	51.3%	69.3%	80.1%	89.2%	82.1%	62.5%	83.1%
Unknown	80.6%	59.6%	95.7%	76.1%	76.6%	85.8%	67.2%	84.7%
Percent low-wage employees								
50% or more low wage	64.2%	32.6%	69.1%	81.5%	93.3%	95.3%	45.8%	92.7%
Less than 50% low wage	70.2%	53.8%	81.2%	87.8%	91.5%	85.6%	64.3%	88.9%
Unknown	80.8%	43.6%	84.4%	80.3%	84.7%	83.6%	53.9%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.f(1999) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.77%	0.97%	0.80%	0.72%	0.84%	0.64%	0.57%
Industry group								
Agric., fish., forest.	3.25%	4.22%	8.52%	5.83%	14.91%	11.63%	3.39%	7.76%
Mining	5.48%	19.48%	14.62% *	17.61%	16.79%	10.70%	14.94%	7.15%
Construction	1.88%	2.78%	2.81%	2.20%	2.45%	2.95%	2.17%	2.65%
Manufacturing	1.62%	4.30%	2.72%	1.69%	2.02%	2.66%	2.46%	1.53%
Transp., commu., util.	1.47%	2.83%	5.60%	3.95%	3.71%	3.18%	2.44%	2.16%
Wholesale trade	1.86%	3.66%	2.61%	3.12%	3.71%	3.11%	3.24%	1.72%
Retail trade	0.64%	2.34%	2.29%	1.68%	1.69%	0.81%	1.44%	0.66%
Fin., ins., real est.	1.53%	2.35%	3.68%	3.32%	1.83%	2.73%	1.73%	2.08%
Services	0.81%	1.63%	1.65%	1.33%	1.50%	1.57%	1.14%	1.10%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.65%	1.10%	0.98%	1.00%	0.88%	0.95%	0.82%	0.65%
For profit, unincorporated	1.70%	2.45%	2.35%	2.30%	1.51%	5.93%	1.81%	1.36%
Nonprofit	1.50%	2.74%	2.96%	1.23%	1.82%	3.07%	1.87%	1.18%
Unknown	1.83%	21.62%	19.29% *	20.46%	4.77%	1.45%	19.70%	1.60%
Age of firm								
Less than 5 years	1.80%	2.51%	3.15%	2.31%	2.80%	5.37%	1.82%	2.56%
5-9 years	1.67%	2.40%	2.75%	2.28%	2.70%	5.97%	1.84%	2.47%
10-19 years	1.12%	2.25%	1.52%	0.99%	0.96%	2.31%	1.53%	0.90%
20 or more years	0.65%	0.92%	1.53%	1.10%	0.89%	1.43%	0.88%	0.74%
	1.08%	13.61%	14.29%	5.01%	2.58%	1.29%	8.10%	1.12%
Multi/single status								
2 or more locations								
1 location only	0.55%	4.58%	2.06%	1.59%	0.82%	0.84%	1.99%	0.59%
	0.56%	0.76%	1.02%	1.00%	1.00%	3.25%	0.63%	0.93%
Percent full-time employees								
Less than 25%								
25-49%	2.16%	4.74%	9.63%	4.30%	2.66%	3.73%	2.58%	1.95%
50-74%	1.43%	3.86%	3.94%	2.63%	1.55%	1.03%	2.50%	0.50%
75% or more	1.87%	3.21%	2.04%	1.75%	2.05%	0.98%	2.57%	0.93%
Unknown	0.48%	0.76%	1.05%	1.14%	0.99%	1.06%	0.51%	0.71%
Union presence								
No union employees	0.56%	0.78%	0.98%	0.77%	0.85%	0.84%	0.71%	0.56%
Has union employees	1.74%	4.15%	4.90%	3.39%	2.17%	2.19%	2.83%	1.39%
Unknown	1.68%	4.42%	4.73%	6.65%	5.51%	2.47%	3.03%	2.47%
Percent low-wage employees								
50% or more low wage	1.55%	2.27%	4.30%	2.09%	1.19%	2.53%	1.97%	1.37%
Less than 50% low wage	0.47%	0.93%	0.87%	0.88%	0.79%	1.55%	0.66%	0.83%
Unknown	1.07%	3.47%	6.01%	4.07%	2.49%	1.25%	1.81%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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